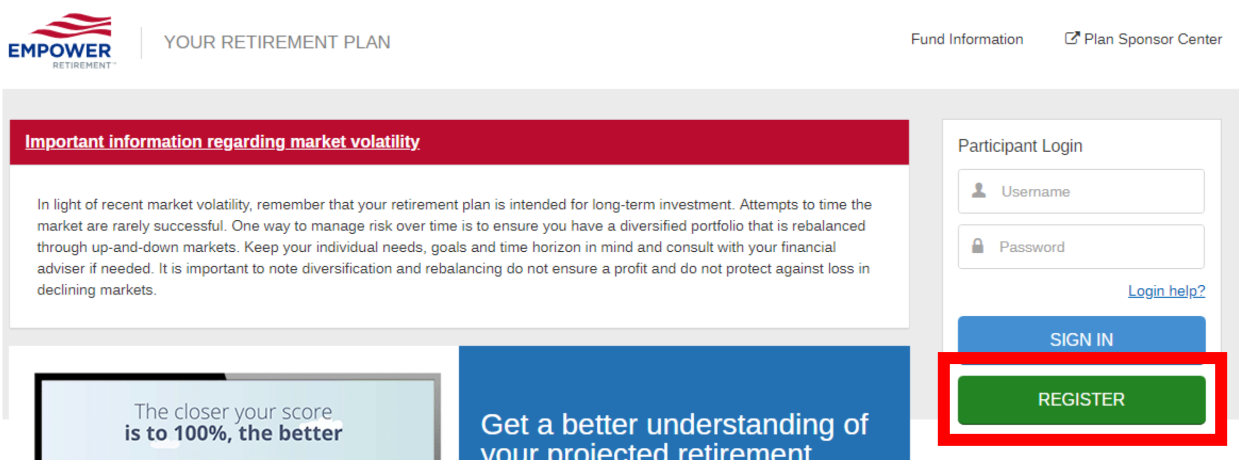
How to Create your Empower Account

Did you know that you don't have to contribute to your 457 to be able to use the Empower retirement calculator?

Go to the Empower website:

https://participant.empower-retirement.com/participant/#/login

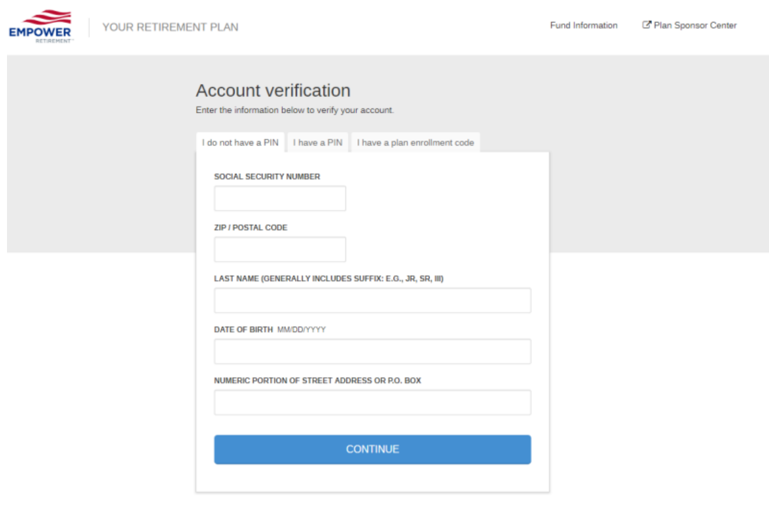
Reminder: If you are currently making payroll contributions, those contributions are automatically being invested in a target fund. If you do not wish to invest in this target fund, go to "View Management" and click on "Change My Investments" to change your investment.



- Click on the Register button in the Participant Login box

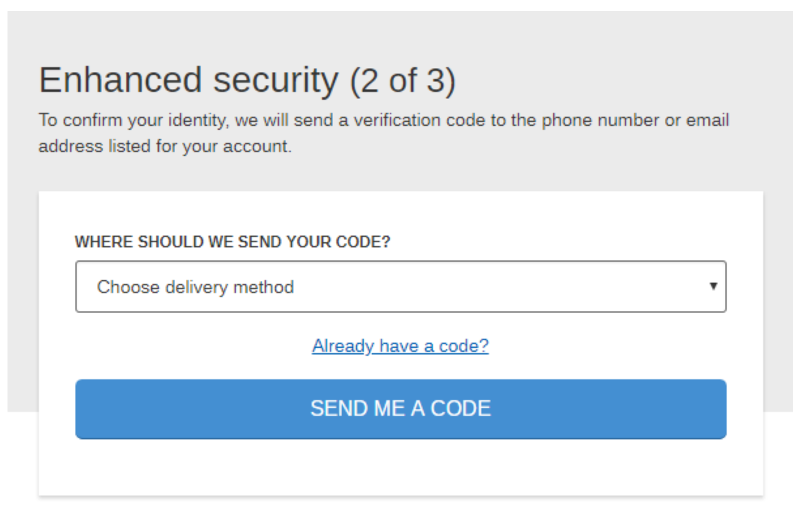
Begin the account verification process:

- Choose the “I do not have a PIN” tab
- Enter your Social Security Number
- Enter your Zip/Postal Code
- Enter your Last Name
- Enter your Date of Birth in the MM / DD/ YYYY format
    - Example: for January 1, 1970 enter 01/01/1970
- Enter the Numeric Portion of Street Address or PO Box
    - Example: for 451 South State Street enter 451
- Click Continue



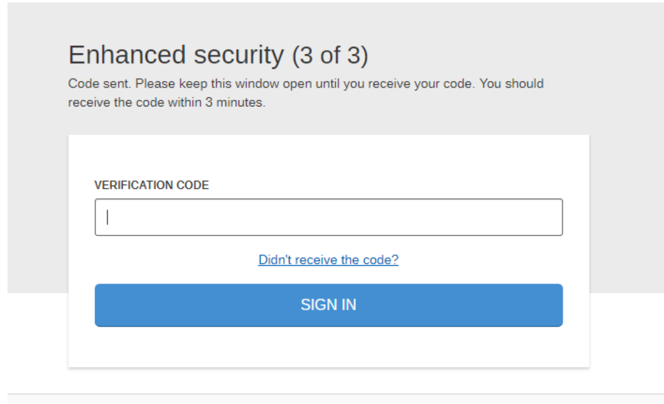
Continue the 2nd step of the account verification process:

- Click on the drop down arrow under WHERE SHOULD WE SEND YOUR CODE
- Select a delivery method for Empower to send a security code
- Next click the SEND ME A CODE button



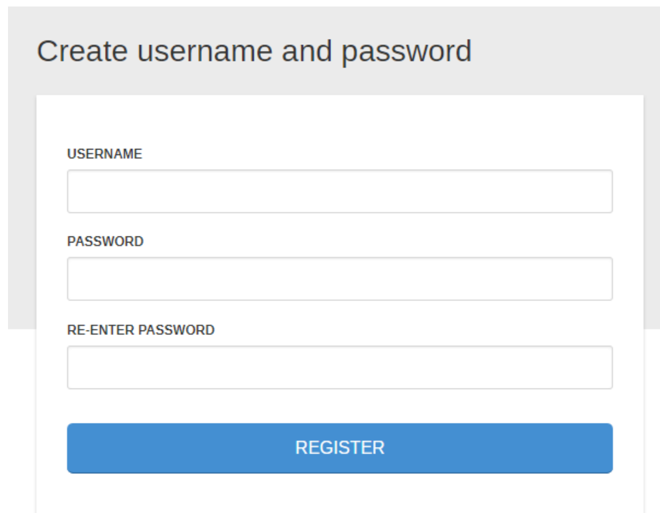
Continue the 3rd step of the account verification process:

- Locate the security verification code that was sent by Empower
- Enter this into the VERFICATION CODE box
- Click the SIGN IN box



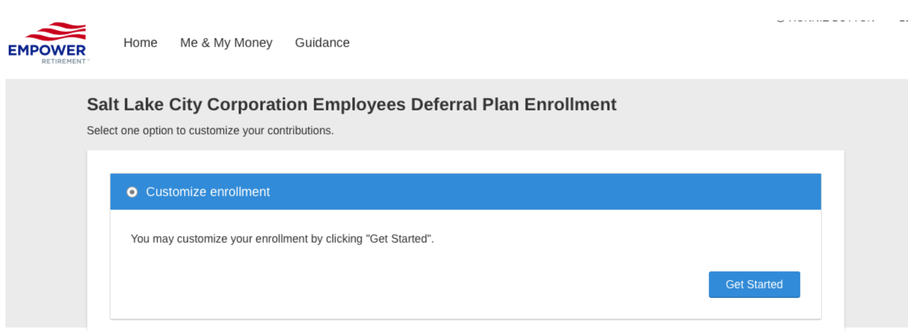
Once you have completed the security verification process, you will be prompted to create your username and password

- Enter a User Name that meet the security standards provided
  - Don't forget to write this down
- Enter a Password that meets the security standards provided
  - Don't forget to write this down
- Re-enter a Password that meets the security standards provided
- Click the REGISTER box
- Please keep this sensitive information in a safe location to protect your account



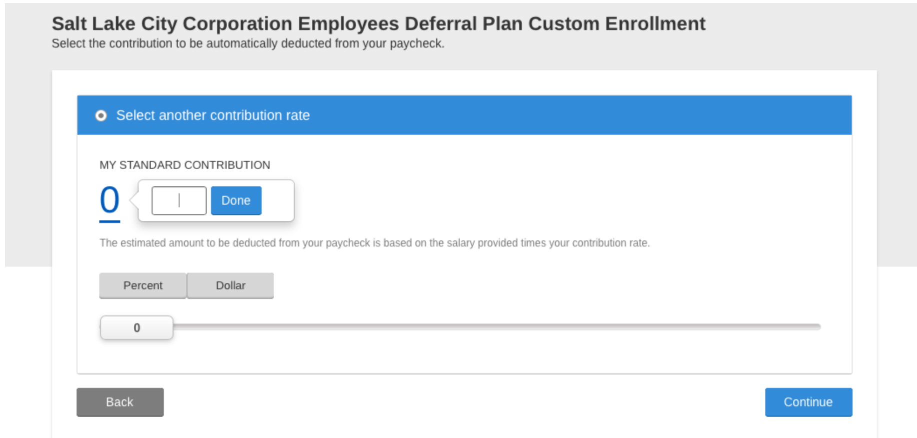
Continue to customize your contributions

- Select customize enrollment
- Click "GET STARTED"



Continue to select the contribution to be automatically deducted from your paycheck.

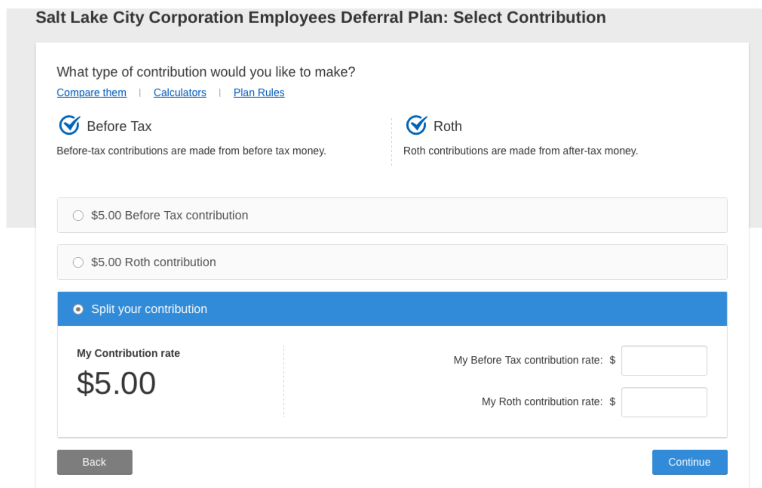
- Select your contribution type by clicking "PERCENT" or "DOLLAR"
- Click "0" to change your contribution rate, then click "DONE" and "CONTINUE"



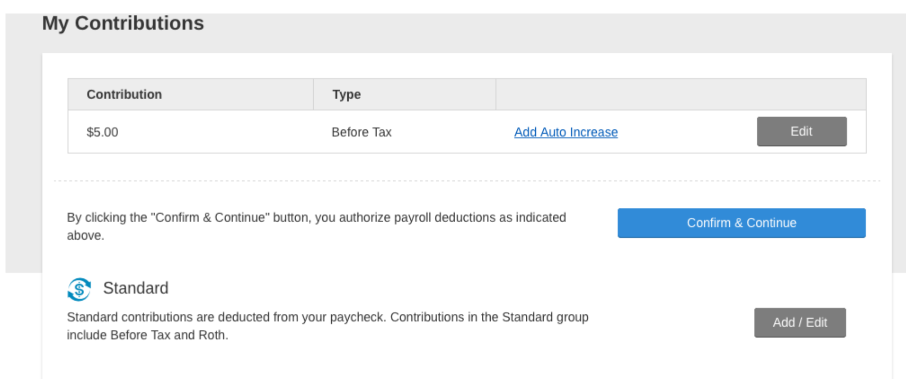
Select what type of contribution you would like to make.

- You have the option to:
  - Apply full amount "Before Tax Contribution"
  - Apply full amount "Roth Contribution"
  - Split your contribution

Click "CONTINUE"



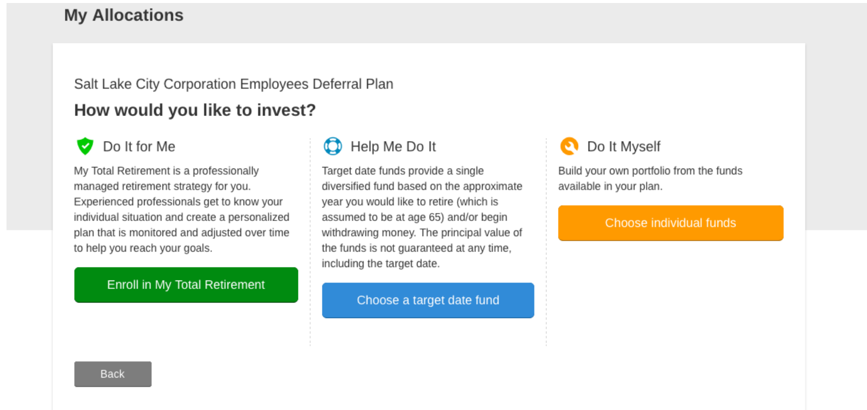
Confirm your contributions and click "CONFIRM & CONTINUE"



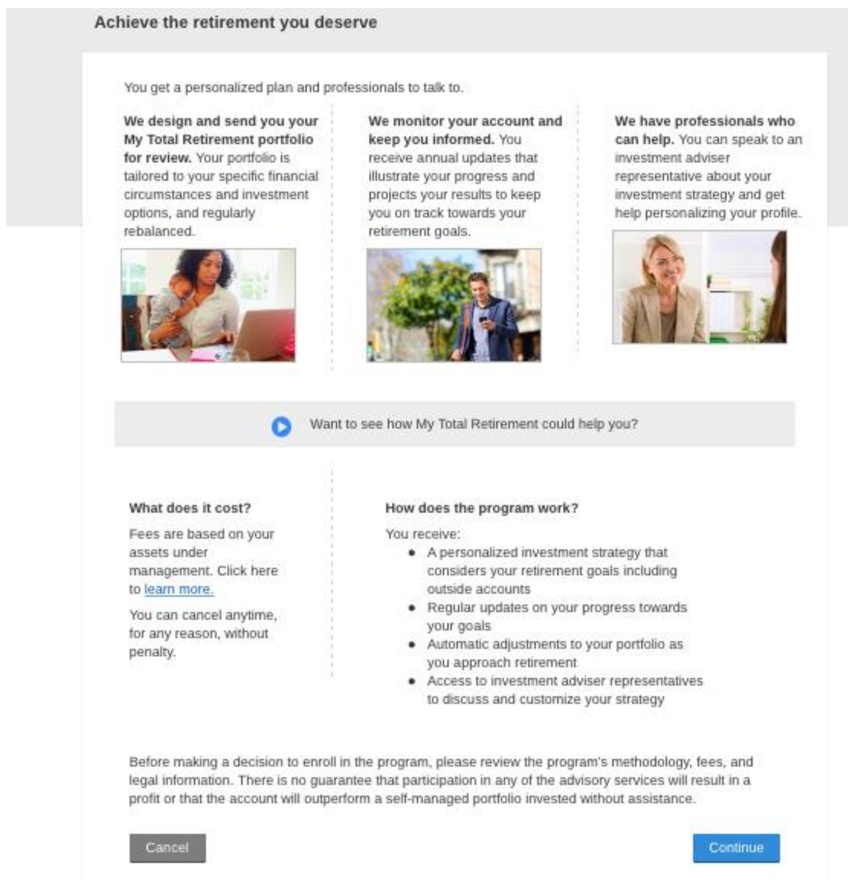
Select how you would like to invest by clicking on one of the three Investment Options**:

- Enroll in my total Retirement
- Choose a target date fund
- Choose individual funds

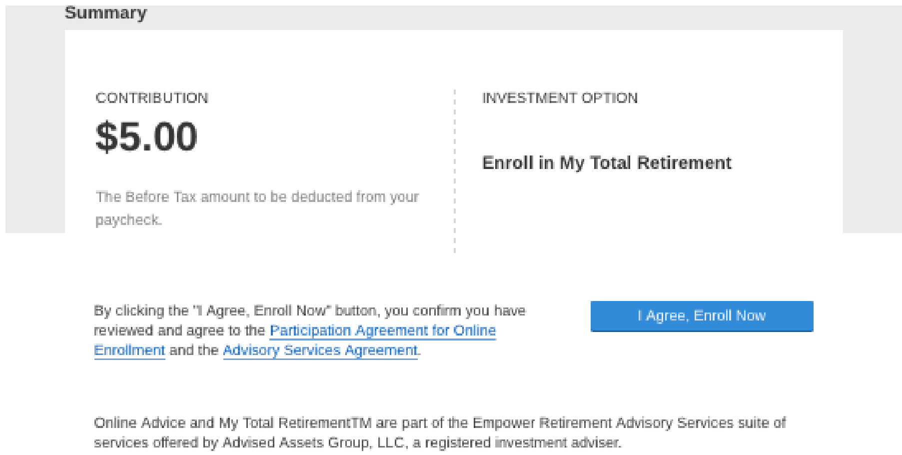
**Please note that depending on which investment option you choose may have a different enrollment process than what is outlined in this step by step.



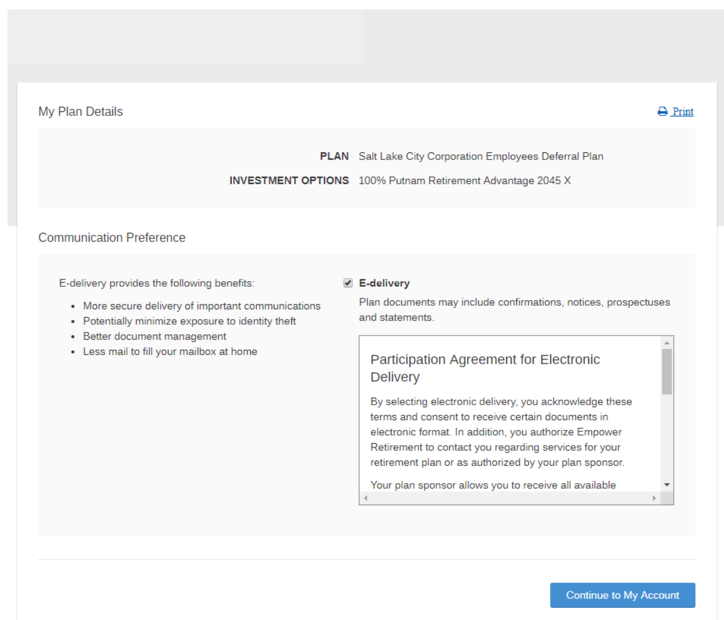
Once you have selected your investment options hit “CONTINUE”



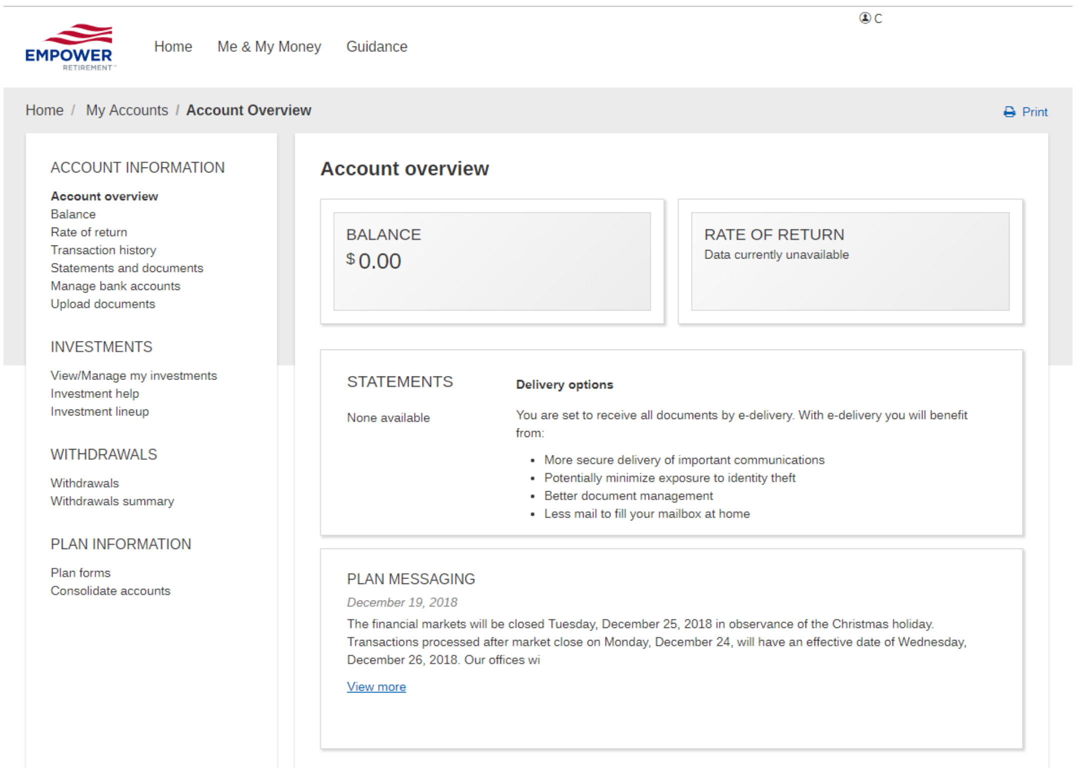
Review your summary and agreements then click “I AGREE, ENROLL NOW”



Now that you have created your account, this will take you to the Plan Details page.



- Please refer to the Investment Options to see that your contributions moving forward are placed in a best practice default Target Date fund
    - To update this, please follow these steps:
        - My Accounts
        - View/Management My Investments
        - Click on the Change My Investments button to make changes
        - To talk to someone at Empower call 800-701-8255
        - To talk to NPF, the 3rd party financial advisor, call 800-553-3903
- Please refer to the “E-delivery” options
    - If you prefer to get communications, such as statements and tax documents, via email as opposed to physical mail:
        - Read the statement below the box to get full details
        - If you agree, check the E-delivery box
- Click on Continue to My Account button



Congratulations, you have successfully created your account!

Contact Empower if you have questions about your online account:

- Phone: 1-800-701-8255